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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/635,321	08/09/2000	Luis Eduardo Gutierrez-Sheris	Unisphere-13/1	5081

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EXAMINER

WINTER, JOHN M

ART UNIT PAPER NUMBER

3621

DATE MAILED: 10/22/2003

Please find below and/or attached an Office communication concerning this application or proceeding.

**Office Action Summary**

Application N .

09/635,321

Applicant(s)

GUTIERREZ-SHERIS, LUIS  
EDUARDO

Examiner

John M Winter

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
- Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 09 August 2000.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-35 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☒ Claim(s) 30-35 is/are allowed.
- 6) ☒ Claim(s) 1-15, 19 and 23-26 is/are rejected.
- 7) ☒ Claim(s) 16-18, 20-22 and 27-29 is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
- Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
- 11) ☐ The proposed drawing correction filed on \_\_\_\_\_ is: a) ☐ approved b) ☐ disapproved by the Examiner.
- If approved, corrected drawings are required in reply to this Office action.
- 12) ☐ The oath or declaration is objected to by the Examiner.

**Priority under 35 U.S.C. §§ 119 and 120**

- 13) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
  2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.
- 14) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. § 119(e) (to a provisional application).
- a) ☐ The translation of the foreign language provisional application has been received.
- 15) ☐ Acknowledgment is made of a claim for domestic priority under 35 U.S.C. §§ 120 and/or 121.

**Attachment(s)**

- 1) ☒ Notice of References Cited (PTO-892)                      4) ☐ Interview Summary (PTO-413) Paper No(s). \_\_\_\_\_
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)                      5) ☐ Notice of Informal Patent Application (PTO-152)
- 3) ☒ Information Disclosure Statement(s) (PTO-1449) Paper No(s) 2 and 7.                      6) ☐ Other: \_\_\_\_\_

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## DETAILED ACTION

Claims 1-35 have been examined.

### *Claim Rejections - 35 USC § 103*

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1-15, 19, and 23-26 are rejected under 35 U.S.C. 103(a) as being unpatentable over Taylor (US Patent No 5,578,808) in view of Claus (US Patent 5,461,217)

As per claim 1,

Taylor ('808) discloses a method of transferring documents from a party to a transferee, said method comprising:.3

loading each of said unique device codes into a different one of said device records;(Figure 4)

loading party data, identifying said parties, into different ones of said device records;(Figure 4)

loading transferee data, identifying said transferees, into different ones of said device records;(Figure 4)

initiating a transfer of a particular document from a requesting party to a particular transferee by the step of using said device code on a transfer device previously distributed to said requesting party in said distributing step to obtain the identities of said requesting parties and said particular transferee.(Figure 4)

Taylor ('808) does not explicitly disclose distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code. Claus ('217) discloses distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code. (Column 2, lines 44-57; also figure 1) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Taylor method with the Claus method in order to provide a more secure transaction for the consumer.

Taylor ('808) does not explicitly disclose creating a device database comprising a set of device records. Claus ('217) discloses creating a device database comprising a set of device records. (Figure 1) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Taylor method with the Claus method in order to more efficiently organize data.

As per claim 2,

Taylor ('808) discloses the method of claim 1

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Taylor ('808) does not explicitly disclose using said device code comprises accessing a corresponding one of said device records to obtain said party data and said transferee data. Claus ('217) discloses using said device code comprises accessing a corresponding one of said device records to obtain said party data and said transferee data. (Column 10, lines 23-63) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Taylor method with the Claus method in order to provide a more secure transaction for the consumer.

As per claim 3,  
Taylor ('808) discloses the method of claim 2  
wherein said initiating step comprises providing said party with a pick-up code for use by said transferee when collecting said document.(column 6, lines 9-22)

As per claim 4,  
Taylor ('808) discloses the method of claim 3  
Official Notice is taken that "each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith" is common and well known in prior art in reference to system authorization. It would have been obvious to one having ordinary skill in the art at the time the invention was made that each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith in order to reduce fraud by requiring customer activation of the device. The Examiner notes that this is common to most credit card systems.

As per claim 5,  
Taylor ('808) discloses the method of claim 2  
wherein said step of initiating a transfer comprises providing said party with a pick-up code, and wherein said party discloses said pick-up code to said transferee for use by said transferee when collecting said document.(column 6, lines 9-22)

As per claim 6,  
Taylor ('808) discloses the method of claim 5  
Official Notice is taken that "each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith" is common and well known in prior art in reference to system authorization. It would have been obvious to one having ordinary skill in the art at the time the invention was made that each of the transfer devices, as distributed to a corresponding one of the users, has no transferee data or device record associated therewith in order to reduce fraud by requiring customer activation of the device. The Examiner notes that this is common to most credit card systems.

As per claim 7,  
Taylor ('808) discloses the method of claim 6 further comprising  
A transfer company, wherein said document comprises currency, and said initiating step includes said requesting party giving said transfer company said currency and said transfer device previously distributed to said requesting party.(Figure 4)

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As per claim 8,  
Taylor ('808) discloses the method of claim 7 further comprising the step of said transferee giving a different transfer company said pick-up code, and said different transfer company giving said transferee funds corresponding to said currency.(Figure 1)

As per claim 9,  
Taylor ('808) discloses the method of claim 8 wherein said distributing step comprises distributing transfer devices, each containing a data-storage medium having said unique device code stored therein in machine-readable form. (column 3, lines 55-61; also figure 2A)

As per claim 10,  
Taylor ('808) discloses the method of claim 8 wherein said distributing step comprises distributing transfer devices, each comprising a card with a magnetic strip having said unique device code magnetically stored therein.(column 3, lines 41-61; also figure 2A)

As per claim 11,  
Taylor ('808) discloses the method of claim 10 wherein said initiating step comprises said transfer company reading said unique device code from said magnetic strip.(column 3, lines 55-61; also figure 2A)

As per claim 12,  
Taylor ('808) discloses a method of transferring money from a customer to a beneficiary via a money-transfer system, said method comprising:

loading each of said unique device codes into a different one of said device records;(Figure 4)

loading customer data, identifying said customers, into different ones of said device records;(Figure 4)

loading beneficiary data, identifying said beneficiaries, into different ones of said device records;(Figure 4)

said money-transfer system initiating a transfer of a particular amount of money from a requesting customer to a particular beneficiary by collecting from said requesting customer one of said money-transfer devices and said particular amount of money, (Figure 4)

accessing said device code from said one of said money-transfer devices to locate a corresponding one of said device records, and retrieving the identities of said requesting customer and said particular beneficiary from said customer data and said beneficiary data; and said money-transfer system giving said customer a unique pick-up code for use by said particular beneficiary to collect funds corresponding to said particular amount of money after giving said money-transfer system said pick-up code.(Figure 4)

Taylor ('808) does not explicitly disclose distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code. Claus ('217) discloses

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distributing transfer devices to a plurality of parties, each said transfer device equipped with a unique device code. (Column 2, lines 44-57; also figure 1) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Taylor method with the Claus method in order to provide a more secure transaction for the consumer.

Taylor ('808) does not explicitly disclose creating a device database comprising a set of device records. Claus ('217) discloses creating a device database comprising a set of device records. (Figure 1) It would be obvious to one having ordinary skill in the art at the time the invention was made to combine the Taylor method with the Claus method in order to more efficiently organize data.

As per claim 13,

Taylor ('808) discloses the method of claim 12

wherein the step of distributing money-transfer devices comprises said money-transfer system distributing money-transfer devices containing a data-storage medium having said unique device code stored therein. (column 3, lines 55-61; also figure 2A)

As per claim 14,

Taylor ('808) discloses the method of claim 13

Official Notice is taken that "each of the transfer devices, as distributed to a corresponding one of the users, has no device record or beneficiary information associated therewith" is common and well known in prior art in reference to system authorization. It would have been obvious to one having ordinary skill in the art at the time the invention was made that each of the transfer devices, as distributed to a corresponding one of the users, has no device record or beneficiary information associated therewith in order to reduce fraud by requiring customer activation of the device. The Examiner notes that this is common to most credit card systems.

As per claim 15,

Taylor ('808) discloses the method of claim 14

wherein said distributing step comprises providing said money-transfer devices as cards each carrying a magnetic strip having one of said unique device codes magnetically stored therein. (column 3, lines 41-61; also figure 2A)

As per claim 19,

Taylor ('808) discloses the method of claim 14

further comprising the step of storing the unique device code in the data-storage medium in machine-readable form. (column 3, lines 55-61; also figure 2A)

As per claim 23,

Taylor ('808) discloses a document-transfer system, for transferring documents between parties and transferees, comprising:

transferee data identifying one of said transferees; a plurality of transfer agents each comprising transfer means for initiating a transfer of a particular document from a requesting party to a particular transferee by accessing one of said device codes from a transfer device

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previously distributed to said requesting party to locate a corresponding one of said device records from said data-processor means to obtain the identities of said requesting party and said particular transferee; (Figure 4)

code-pick-up means, responsive to said transfer means, for providing said requesting party with a pick-up code for use by said transferee when collecting said document.(column 6, lines 9-22)

a plurality of transfer devices each equipped with a unique device code;  
a document-transfer company having data-processor means for creating a device database comprising a set of device records, each of said device records containing a different one of said unique device codes, party data identifying one of said parties, (Column 10, lines 23-63)

As per claim 24,  
Taylor ('808) discloses the system of claim 23  
wherein said transfer devices each comprise a data-storage medium having said unique device code stored therein. (column 3, lines 55-61; also figure 2A)

As per claim 25,  
Taylor ('808) discloses the system of claim 24  
wherein the data-storage medium stores the unique device code in machine-readable form. (column 3, lines 55-61; also figure 2A)

As per claim 26,  
Taylor ('808) discloses the system of claim 25  
wherein said transfer devices each comprise a card with a magnetic strip having said unique device code magnetically stored therein.(column 3, lines 41-61; also figure 2A)

#### ***Allowable Subject Matter***

Claims 30-35 are allowed

Claims 16-18, 20-22 and 27-29 are objected to as being dependent upon a rejected base claim, but would be allowable if rewritten in independent form including all of the limitations of the base claim and any intervening claims.

#### ***Conclusion***

Examiners note: Examiner has cited particular columns and line numbers in the references as applied to the claims above for the convenience of the applicant. Although the specified citations are representative of the teachings of the art and are applied to the specific limitations within the individual claim, other passages and figures may apply as well. It is respectfully requested from the applicant in preparing responses, to fully consider the references in entirety as potentially teaching all or part of the claimed invention, as well as the context of the passage as taught by the prior art or disclosed by the examiner.

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to John M Winter whose telephone number is (703) 305-3971. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James P Trammell can be reached on (703)305-9768. The fax phone numbers for the organization where this application or proceeding is assigned are (703) 305-7687 for regular communications and (703) 305-7687 for After Final communications.

Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the receptionist whose telephone number is (703) 308-1113.

JMW

October 2, 2003



JAMES P. TRAMMELL  
SUPERVISORY PATENT EXAMINER  
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